

Fill in this information to identify the case:

Debtor Name Victor H. Maia

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 18-16907JKF

☐ Check if this is an amended filing

## Official Form 425C

### Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: September

Date report filed: 10/20/2021  
MM / DD / YYYY

Line of business: Real Estate

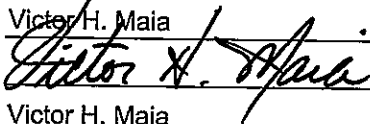
NAISC code: 531110

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Victor H. Maia

Original signature of responsible party



Printed name of responsible party

Victor H. Maia

#### 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

Yes	No	N/A
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- |  |                                     |                          |                                     |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                          |                                     |                          |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Victor H. MaiaCase number 18-16907JKF

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ -2,607.48

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 3,981.08**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 4,042.26**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -61.18**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ -2,668.66**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**\$ 5,458.52*(Exhibit E)*

Debtor Name Victor H. MaiaCase number 18-16907JKF**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00  
(*Exhibit F*)

**5. Employees**

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ <u>5,500.00</u>	—	\$ <u>3,981.08</u>	=	\$ <u>1,518.92</u>
33. <b>Cash disbursements</b>	\$ <u>5,000.00</u>	—	\$ <u>4,042.26</u>	=	\$ <u>957.74</u>
34. <b>Net cash flow</b>	\$ <u>500.00</u>	—	\$ <u>-61.18</u>	=	\$ <u>561.18</u>
35. Total projected cash receipts for the next month:					\$ <u>5,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>4,500.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>500.00</u>

Debtor Name Victor H. Maia

Case number 18-16907JKF

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

10:24 AM

11/12/21

Accrual Basis

**Victor Maia DIP****Profit & Loss**

September 2021

	Sep 21
Ordinary Income/Expense	
Income	
Passive	
Rent INCOME	3,981.08
Total Passive	3,981.08
Total Income	3,981.08
Gross Profit	3,981.08
Expense	
Auto	210.98
Food	71.01
Insurance	1,347.45
Interest	
Mortgage	597.88
Total Interest	597.88
Meals & Entertainment	11.18
Phone	336.37
Repairs	100.00
Supplies	235.32
Taxes	
Property	210.37
Total Taxes	210.37
Utilities	921.70
Total Expense	4,042.26
Net Ordinary Income	-61.18
Net Income	<b>-61.18</b>

8:19 AM

11/12/21

**Victor Maia DIP**  
**Reconciliation Summary**  
**01-Checking XXXX2751, Period Ending 09/30/2021**

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	<u>Sep 30, 21</u>
Beginning Balance	326.49
Cleared Transactions	
Checks and Payments - 29 items	-4,042.26
Deposits and Credits - 6 items	<u>3,981.08</u>
Total Cleared Transactions	<u>-61.18</u>
Cleared Balance	<u><u>265.31</u></u>
Register Balance as of 09/30/2021	265.31
Ending Balance	265.31

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11/12/21

**Victor Maia DIP**  
**Reconciliation Detail**  
**01-Checking XXXX2751, Period Ending 09/30/2021**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						326.49
<b>Cleared Transactions</b>						
<b>Checks and Payments - 29 items</b>						
Check	09/01/2021		Burger King	X	-11.18	-11.18
Check	09/08/2021		USCCA	X	-29.03	-40.21
Check	09/10/2021		Verizon	X	-336.37	-376.58
Check	09/15/2021		Wawa	X	-65.18	-441.76
Check	09/16/2021		Wawa	X	-70.80	-512.56
Check	09/17/2021		Wells Fargo - Redw...	X	-597.88	-1,110.44
Check	09/17/2021		NBCMA	X	-315.90	-1,426.34
Check	09/17/2021		Nationwide Insurance	X	-301.96	-1,728.30
Check	09/17/2021		Nationwide Insurance	X	-263.33	-1,991.63
Check	09/17/2021		Peco-Redwood79	X	-250.00	-2,241.63
Check	09/17/2021		Amazon.com	X	-235.32	-2,476.95
Check	09/17/2021		WRB-Sylvester5835	X	-121.80	-2,598.75
Check	09/17/2021		WRB-Tampa4755	X	-120.00	-2,718.75
Check	09/17/2021		WRB-Lesher5348	X	-114.00	-2,832.75
Check	09/17/2021		Home Depot	X	-100.00	-2,932.75
Check	09/17/2021		FM Ins - Tackawann...	X	-93.03	-3,025.78
Check	09/17/2021		COP-Sylvester5835	X	-92.83	-3,118.61
Check	09/17/2021		FM Ins - Tampa4755	X	-92.00	-3,210.61
Check	09/17/2021		Richboro Beer & Soda	X	-71.01	-3,281.62
Check	09/17/2021		FM Ins - Ruscomb1...	X	-70.72	-3,352.34
Check	09/17/2021		COP-Lesher5348	X	-60.74	-3,413.08
Check	09/17/2021		COP-Tampa4755	X	-56.80	-3,469.88
Check	09/23/2021		American Water Re...	X	-9.89	-3,479.77
Check	09/24/2021		FM Ins - Griscom4827	X	-105.35	-3,585.12
Check	09/24/2021		FM Ins - Berkshire1...	X	-105.35	-3,690.47
Check	09/24/2021		FM Ins - Tackawann...	X	-93.73	-3,784.20
Check	09/24/2021		FM Ins - Valley5023	X	-91.53	-3,875.73
Check	09/24/2021		FM Ins - Cloud4310	X	-91.53	-3,967.26
Check	09/30/2021		Wawa	X	-75.00	-4,042.26
<b>Total Checks and Payments</b>					<b>-4,042.26</b>	<b>-4,042.26</b>
<b>Deposits and Credits - 6 items</b>						
Deposit	09/02/2021			X	350.00	350.00
Deposit	09/03/2021			X	200.00	550.00
Deposit	09/03/2021			X	980.00	1,530.00
Deposit	09/07/2021			X	1,051.08	2,581.08
Deposit	09/09/2021			X	700.00	3,281.08
Deposit	09/23/2021			X	700.00	3,981.08
<b>Total Deposits and Credits</b>					<b>3,981.08</b>	<b>3,981.08</b>
<b>Total Cleared Transactions</b>					<b>-61.18</b>	<b>-61.18</b>
<b>Cleared Balance</b>					<b>-61.18</b>	<b>265.31</b>
<b>Register Balance as of 09/30/2021</b>					<b>-61.18</b>	<b>265.31</b>
<b>Ending Balance</b>					<b>-61.18</b>	<b>265.31</b>

8:23 AM

11/12/21

**Victor Maia DIP**  
**Reconciliation Summary**  
**02-Checking XXXX3728, Period Ending 09/30/2021**

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	<u>Sep 30, 21</u>
Beginning Balance	9,718.85
Cleared Balance	9,718.85
Register Balance as of 09/30/2021	9,718.85
Ending Balance	9,718.85



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**Victor Maia DIP**  
**Reconciliation Detail**  
**02-Checking XXXX3728, Period Ending 09/30/2021**

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Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						9,718.85
Cleared Balance						9,718.85
Register Balance as of 09/30/2021						9,718.85
Ending Balance						9,718.85

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10:21 AM

Victor Maia DIP

11/12/21

## Transaction Detail by Account - Exhibit C

Accrual Basis

September 2021

Type	Date	Num	Class	Clr	Split	Amount	Balance
<b>Passive</b>							
<b>Rent INCOME</b>							
Deposit	09/02/2021		Lesh5348		01-Checking XXXX2751	350.00	350.00
Deposit	09/03/2021		Lesh5348		01-Checking XXXX2751	200.00	550.00
Deposit	09/03/2021		Tampa4755		01-Checking XXXX2751	980.00	1,530.00
Deposit	09/07/2021		Tackawanna4562		01-Checking XXXX2751	1,051.08	2,581.08
Deposit	09/09/2021		Ruscomb162w		01-Checking XXXX2751	700.00	3,281.08
Deposit	09/23/2021		Ruscomb162w		01-Checking XXXX2751	700.00	3,981.08
Total Rent INCOME						3,981.08	3,981.08
Total Passive						3,981.08	3,981.08
<b>TOTAL</b>						<b>3,981.08</b>	<b>3,981.08</b>

10:22 AM

11/12/21

Victor Maia DIP

## Check Detail - Exhibit D

September 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/01/2021	Burger King		01-Checking XXXX2751	-11.18
				-11.18	Meals & Entertainment	11.18
TOTAL				-11.18		11.18
Check		09/08/2021	USCCA		01-Checking XXXX2751	-29.03
				-29.03	Insurance	29.03
TOTAL				-29.03		29.03
Check		09/10/2021	Verizon		01-Checking XXXX2751	-336.37
				-336.37	Phone	336.37
TOTAL				-336.37		336.37
Check		09/15/2021	Wawa		01-Checking XXXX2751	-65.18
				-65.18	Auto	65.18
TOTAL				-65.18		65.18
Check		09/16/2021	Wawa		01-Checking XXXX2751	-70.80
				-70.80	Auto	70.80
TOTAL				-70.80		70.80
Check		09/17/2021	Richboro Beer & Soda		01-Checking XXXX2751	-71.01
				-71.01	Food	71.01
TOTAL				-71.01		71.01
Check		09/17/2021	Wells Fargo - Redwood79		01-Checking XXXX2751	-597.88
				-597.88	Mortgage	597.88
TOTAL				-597.88		597.88
Check		09/17/2021	COP-Tampa4755		01-Checking XXXX2751	-56.80
				-56.80	Property	56.80
TOTAL				-56.80		56.80
Check		09/17/2021	COP-Lesher5348		01-Checking XXXX2751	-60.74
				-60.74	Property	60.74
TOTAL				-60.74		60.74
Check		09/17/2021	FM Ins - Ruscomb162w		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		09/17/2021	FM Ins - Tampa4755		01-Checking XXXX2751	-92.00
				-92.00	Insurance	92.00
TOTAL				-92.00		92.00
Check		09/17/2021	COP-Sylvester5835		01-Checking XXXX2751	-92.83
				-92.83	Property	92.83
TOTAL				-92.83		92.83
Check		09/17/2021	FM Ins - Tackawanna4562		01-Checking XXXX2751	-93.03
				-93.03	Insurance	93.03
TOTAL				-93.03		93.03

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11/12/21

Victor Maia DIP

## Check Detail - Exhibit D

September 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/17/2021	Home Depot		01-Checking XXXX2751	-100.00
				-100.00	Repairs	100.00
TOTAL				-100.00		100.00
Check		09/17/2021	WRB-Lesher5348		01-Checking XXXX2751	-114.00
				-114.00	Utilities	114.00
TOTAL				-114.00		114.00
Check		09/17/2021	WRB-Tampa4755		01-Checking XXXX2751	-120.00
				-120.00	Utilities	120.00
TOTAL				-120.00		120.00
Check		09/17/2021	WRB-Sylvester5835		01-Checking XXXX2751	-121.80
				-121.80	Utilities	121.80
TOTAL				-121.80		121.80
Check		09/17/2021	Amazon.com		01-Checking XXXX2751	-235.32
				-235.32	Supplies	235.32
TOTAL				-235.32		235.32
Check		09/17/2021	Peco-Redwood79		01-Checking XXXX2751	-250.00
				-250.00	Utilities	250.00
TOTAL				-250.00		250.00
Check		09/17/2021	NBCMA		01-Checking XXXX2751	-315.90
				-315.90	Utilities	315.90
TOTAL				-315.90		315.90
Check		09/17/2021	Nationwide Insurance		01-Checking XXXX2751	-263.33
				-263.33	Insurance	263.33
TOTAL				-263.33		263.33
Check		09/17/2021	Nationwide Insurance		01-Checking XXXX2751	-301.96
				-77.80	Insurance	77.80
				-82.50	Insurance	82.50
				-76.38	Insurance	76.38
				-65.28	Insurance	65.28
TOTAL				-301.96		301.96
Check		09/23/2021	American Water Resources		01-Checking XXXX2751	-9.89
				-9.89	Insurance	9.89
TOTAL				-9.89		9.89
Check		09/24/2021	FM Ins - Cloud4310		01-Checking XXXX2751	-91.53
				-91.53	Insurance	91.53
TOTAL				-91.53		91.53
Check		09/24/2021	FM Ins - Valley5023		01-Checking XXXX2751	-91.53
				-91.53	Insurance	91.53
TOTAL				-91.53		91.53
Check		09/24/2021	FM Ins - Tackawanna4649		01-Checking XXXX2751	-93.73
				-93.73	Insurance	93.73
TOTAL				-93.73		93.73

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11/12/21

Victor Maia DIP

## Check Detail - Exhibit D

September 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/24/2021	FM Ins - Berkshire1909		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		09/24/2021	FM Ins - Griscom4827		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		09/30/2021	Wawa		01-Checking XXXX2751	-75.00
				-75.00	Auto	75.00
TOTAL				-75.00		75.00

<u>Exhibit E</u>					
Properties	Date Incurred	Payee	Purpose	Date Due	Amount Due
124 E. Albanus St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$884.67
1909 Berkshire St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$575.32
1932 Church St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$709.70
3952 Claridge St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$954.66
4310 Cloud St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$733.50
1641 Fillmore St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$604.71
4827 Griscom St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$866.48
5348 Leshner St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$845.48
4814 N Palethorp St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$261.76
162 W Ruscomb St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$949.06
2047 E Sanger St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,198.23
1403 Sellers St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,159.03
5835 Sylvester St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,290.62
4562 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$842.68
4649 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$571.12
4755 Tampa St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,164.63
5023 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,062.45
5041 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,068.05
2051 Wakeling St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$760.09
					<b>\$16,502.24</b>
				June Payments	(1,116.17)
				July Payments	(1,116.17)
				August Payments	(1,116.17)
				September Payments	(1,116.17)
				October Payments	(1,116.17)
				November Payments	(1,116.17)
				December Payments	(1,116.17)
				January Payments	(1,116.17)
				February Payments	(1,116.17)
				April Payments	(998.19)
				Balance	<b>\$5,458.52</b>

# Wells Fargo Everyday Checking

September 30, 2021 ■ Page 1 of 5

WELLS  
FARGO

VICTOR H MAIA  
DEBTOR IN POSSESSION  
CH11 CASE #18-16907 (EPA)  
79 REDWOOD DR  
RICHBORO PA 18954-1646

## Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (345)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

### Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online® for quicker access to your account information.

### Other Wells Fargo Benefits

#### Help take control of your finances with a Wells Fargo Personal Loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.

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**WELLS  
FARGO**Go to [wellsfargo.com/personalloan](https://wellsfargo.com/personalloan) or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.**Statement period activity summary**

Beginning balance on 9/1	\$326.49
Deposits/Additions	3,981.08
Withdrawals/Subtractions	- 4,042.26
<b>Ending balance on 9/30</b>	<b>\$265.31</b>

Account number: [REDACTED] 2751

**VICTOR H MAIA**  
**DEBTOR IN POSSESSION**  
**CH11 CASE #18-16907 (EPA)**

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/1		Purchase authorized on 08/31 Burger King #9620 Monmouth Junc NJ S301243624558857 Card 0386		11.18	315.31
9/2		Apartments.Com Rodriguez St-T115J0H6D1D1 Victor Maia -	350.00 ✓		665.31
9/3		Apartments.Com Rodriguez St-H8S9K1K7E5K4 Victor Maia	200.00 ✓		
9/3		Apartments.Com Reis St-D2M6L8P3A2F7 Victor Maia	980.00 ✓		1,845.31
9/7		Apartments.Com Soriano St-S1M7A4S3U7S1 Victor Maia	1,051.08 ✓		2,896.39
9/8		Recurring Payment authorized on 09/06 Uscca/Delta Defens 877-677-1919 WI S301249288679809 Card 0386		29.03 ✓	2,867.36
9/9		Apartments.Com Whetstone St-I4G4x2W7T1Q3 Victor Maia	700.00 ✓		3,567.36
9/10		Recurring Payment authorized on 09/08 Verizonwrlss*Rtccr 800-922-0204 FL S461251526906906 Card 0386		336.37 ✓	3,230.99
9/15		Purchase authorized on 09/14 Wawa 8047 0008 Philadelphia PA S301257752377916 Card 0386		65.18 ✓	3,165.81
9/16		Purchase authorized on 09/15 Wawa 8136 0008 Lower Southam PA S381258689241819 Card 0386		70.80 ✓	3,095.01
9/17		Purchase authorized on 09/16 Nationwide Insuran 800-421-1444 OH S381259527106344 Card 0386		263.33 ✓	
9/17		Purchase authorized on 09/16 Nationwide Insuran 800-421-1444 OH S381259528815152 Card 0386		301.96 ✓	
9/17		Purchase authorized on 09/16 Richboro Beer & So Richboro PA S381259643305879 Card 0386		71.01 ✓	
9/17		Bill Pay WF - Redwood79 on-Line 0483533xxx on 09-17		597.88 ✓	
9/17		Bill Pay Cop - Tampa4755 on-Line xxx85600 on 09-17		56.80 ✓	
9/17		Bill Pay Cop - Lesh5348 on-Line xxx30700 on 09-17		60.74 ✓	
9/17		Bill Pay Fm Ins - Ruscomb162W on-Line xxx98369 on 09-17		70.72 ✓	
9/17		Bill Pay Fm Ins - Tampa4755 on-Line xxxxxxxx03901 on 09-17		92.00 ✓	
9/17		Bill Pay Cop - Sylvester5835 on-Line xxx77700 on 09-17		92.83 ✓	
9/17		Bill Pay Fm Ins - Tackawanna4562 on-Line xxxxxxxx29101 on 09-17		93.03 ✓	
9/17		Bill Pay Home Depot on-Line xxxxxxxx56670 on 09-17		100.00 ✓	
9/17		Bill Pay WrB-Lesh5348 on-Line xxxxxxxx48001 on 09-17		114.00 ✓	
9/17		Bill Pay WrB-Tampa4755 on-Line xxxxxxxx55001 on 09-17		120.00 ✓	
9/17		Bill Pay WrB-Sylvester5835 on-Line xxxxxxxx35001 on 09-17		121.80 ✓	
9/17		Bill Pay Amazon on-Line xxxxxxxx10483 on 09-17		235.32 ✓	
9/17		Bill Pay Peco-Redwood79 on-Line xxx01902 on 09-17		250.00 ✓	
9/17		Bill Pay Nbcma - Redwood79 on-Line xxx04690 on 09-17		315.90 ✓	137.69
9/23		Apartments.Com Whetstone St-G0T3x9S51514 Victor Maia	700.00 ✓		
9/23		Purchase authorized on 09/21 American Water Ent 844-3068735 IL S581265052906591 Card 0386		9.89 ✓	827.80
9/24		Bill Pay Fm Ins - Cloud4310 on-Line xxxxxxxx43303 on 09-24		91.53 ✓	



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### Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/24		Bill Pay Fm Ins - Valley5023 on-Line xxxxxxxxxx53603 on 09-24		91.53 ✓	
9/24		Bill Pay Fm Ins - Tackawanna4649 on-Line xxxxxxxxxx27103 on 09-24		93.73 ✓	
9/24		Bill Pay Fm Ins - Berkshire1909 on-Line xxxxxxxxxx29701 on 09-24		105.35 ✓	
9/24		Bill Pay Fm Ins - Griscom4827 on-Line xxxxxxxxxx43701 on 09-24		105.35 ✓	340.31
9/30		Purchase authorized on 09/29 Wawa 8121 0008 Richboro PA S381272588903921 Card 0386		75.00 ✓	265.31
Ending balance on 9/30					265.31
Totals			\$3,981.08	\$4,042.26	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2021 - 09/30/2021	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$500.00	\$137.69 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$3,981.08 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC



## IMPORTANT ACCOUNT INFORMATION

We are updating the Deposit Account Agreement ("Agreement") dated May 28, 2021. Effective August 9, 2021, in the section of the Agreement titled "Closing Accounts," the subsection "Closing your account if the balance is zero" is deleted and replaced with the following:

**Accounts with a zero balance will continue to be charged applicable fees** (like the monthly service fee) until you request to close your account. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.
- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

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All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at [wellsfargo.com/online-banking/consumer-account-fees](https://wellsfargo.com/online-banking/consumer-account-fees).

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#### **Other Wells Fargo Benefits**

Effective December 1, 2021, there is no outgoing wire fee when customers send an outgoing international wire in foreign currency using the Wells Fargo Mobile® app or Wells Fargo Online®. Otherwise, the outgoing international foreign currency wire fee is \$35.

In addition to the transfer fee, Wells Fargo makes money when it converts one currency to another currency for you. For additional information related to Wires and foreign currency, please see [wellsfargo.com/online-banking/transfers/online-wires-terms-upcoming](https://wellsfargo.com/online-banking/transfers/online-wires-terms-upcoming).

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#### **Can we reach you when it's really important?**

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- Signing on to [wellsfargo.com](https://wellsfargo.com) or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

September 30, 2021 ■ Page 5 of 5



### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b> _____

**C** Add **A** and **B** to calculate the subtotal.

+ \$ \_\_\_\_\_  
= \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$</b> _____

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

- \$ \_\_\_\_\_  
= \$ \_\_\_\_\_

### General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

## Wells Fargo Everyday Checking

September 30, 2021 ■ Page 1 of 4



VICTOR H MAIA  
DEBTOR IN POSSESSION  
CH11 CASE #18-16907 (EPA)  
79 REDWOOD DR  
RICHBORO PA 18954-1646

### Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (345)  
P.O. Box 6995  
Portland, OR 97228-6995

### You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

### Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

### Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

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September 30, 2021 ■ Page 2 of 4



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### Statement period activity summary

Beginning balance on 9/1	\$9,718.85
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 9/30</b>	<b>\$9,718.85</b>

Account number: **██████████3728**

**VICTOR H MAIA**  
**DEBTOR IN POSSESSION**  
**CH11 CASE #18-16907 (EPA)**

*Pennsylvania account terms and conditions apply*

For Direct Deposit use  
 Routing Number (RTN): 031000503

### Overdraft Protection

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### Monthly service fee summary

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Fee period 09/01/2021 - 09/30/2021	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$500.00	\$9,718.85 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
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RC/RC

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September 30, 2021 ■ Page 3 of 4

**WELLS  
FARGO**

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**C** Add **A** and **B** to calculate the subtotal.

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
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  1. Tell us your name and account number (if any).
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